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# PERSONNEL AND MEDICAL AUDIT

## THE SELECTION, TESTING, TRAINING AND WELFARE OF EMPLOYEES

BY F. E. WEAKLY,

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One of the biggest problems in our business aside from the fundamental one of making a profit is the study of our employes. Much time, thought and expense have been devoted to this subject of human relations and it seems as though our work has only begun.

The analysis and reduction of labor turnover depend upon a thorough knowledge of the employes as well as of the business itself. "Know thyself" was said several thousand years ago, but it has been left for modern industry to place a real interpretation upon it. Scientific management and efficiency methods have made it possible for us to appreciate in a way, at least, what it means to know yourself. This article, then, is only one chapter of a story dealing with how this business is endeavoring to learn and know itself. To know our faults is the first step forward in the correction of them. A scientific study and willingness to recognize the facts, as well as take definite steps to correct them, will strike a staggering wallop to labor turnover.

In order to get a clear understanding, we first began to study the reasons why employes leave. Quite naturally, in classifying these causes we were governed by local conditions in Chicago, as well as conditions in the plant.

The first thing we did was to take a map of the city and plot with colored tacks all the main sections of the city in which our employes live. This told an interesting story indeed. It enabled us to analyze transportation conditions; it explained why many people were constantly late—it was of immense use during the various street car and elevated strikes in enabling us to assist in getting our employes to and from work. It gave us something concrete. It aided us as well in suggesting proper places for new employes to live. Every new employee is now charted on the map

by the district of the city in which he lives. This shows on his card in the permanent index in the employment department.

### WHY EMPLOYEES LEAVE

We then made up a weekly employment record which lists under ten main heads the reasons why employees leave. This analysis gave the total number of "leavers" for a series of seventeen different payroll groups, as is shown in Chart A.

WEEKLY EMPLOYMENT RECORD																	
NUMBER OF EMPLOYEES ON PAYROLL WEEK			EMPLOYEES ADDED THIS WEEK			EMPLOYEES TAKEN FROM PAYROLL THIS WEEK											
ENDING _____			New	From Other Divisions	Trans. to Other Divisions	To Take Other Position	To Stay at Home	Leaving City	Married	Account of Health	Dis-satisfied	Unsatisfactory	No Reason	Shut	Temporary	TOTAL	%
Groups	1915	1916															
1																	
2																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
10																	
11																	
12																	
13																	
14																	
15																	
16																	
17																	
TOTAL																	

CHART A

This chart began to furnish concrete data and enabled us to get at things. This report was made up weekly. In the course of time we began to accumulate comparative figures. This report did not tell us enough. Today the analysis of why employees leave is carried much further.

Classification of Causes for Removal from Payroll	
<i>Other Positions</i>	<ol style="list-style-type: none"> <li>1. Better Salary</li> <li>2. Former Position</li> <li>3. Going into Business</li> <li>4. More Promising Position</li> <li>5. Position Nearer Home</li> <li>6. To Learn Trade</li> <li>7. To Return to Trade</li> </ol>
	Leaving City To Marry On Account of Health
<i>Health</i>	<ol style="list-style-type: none"> <li>1. Own Accord</li> <li>2. Number 98 (To Division Supt.'s a/c Dr.'s Orders)</li> </ol>
<i>Dissatisfied</i>	<ol style="list-style-type: none"> <li>1. Did Not Like Supervision</li> <li>2. Distance Too Great</li> <li>3. Refused Temporary Work</li> <li>4. Refused to be Transferred</li> <li>5. Resented Criticism</li> <li>6. With Salary</li> <li>7. Did Not Like Working Conditions</li> <li>8. Work Too Hard</li> </ol>
<i>Unsatisfactory</i>	<ol style="list-style-type: none"> <li>1. Agitator</li> <li>2. Carelessness</li> <li>3. Dishonesty</li> <li>4. Drinking</li> <li>5. Fighting</li> <li>6. Financial Difficulties</li> <li>7. Indifference</li> <li>8. Insubordination</li> <li>9. Irregular Attendance</li> <li>10. References</li> <li>11. Superintendent's Private File</li> <li>12. Suspected of Pilfering</li> <li>13. Too Slow</li> </ol>
<i>No Reason</i>	Reduction of Force <ol style="list-style-type: none"> <li>1. To Go to School</li> <li>2. To Stay at Home</li> <li>3. Worked Less Than Two Weeks—Failed to Report</li> <li>4. Worked More Than Two Weeks—Failed to Report</li> </ol>

CHART B

Chart B shows a detailed analysis of the various causes, especially those causes in which we may or may not be directly to blame, and is the key for reading Chart C.



		97	99	80	81	83	85	86	50	60	61	62	63	64	48	etc.
	Total															
Checker																
Stock																
H. Order																
L. Order																
Fr. Pac.																
M. Pac.																
Wrapper																
Short Boy																
Sorter																
Section																
Nailer																
Paster																
S. R. Gen'l																
Truckers																
Pit Stock																
Hustler																
		97	99	80	81	83	85	86	50	60	61	62	63	64	48	etc.
Av. length of Ser.																
Checker																
Stock																
H. Order																
L. Order																
Fr. Pac.																
M. Pac.																
Wrapper																
Short Boy																
Sorter																
Section																
Nailer																
Paster																
S. R. Gen'l																
Truckers																
Pit Stock																
Hustler																

CHART D

The case of every employe who leaves is carefully investigated. If an employe fails to make good in one department on one class of work, due to no cause that would warrant immediate dismissal, he is tried on several jobs. This is always handled by the employment and educational departments.

A careful and intelligent effort is devoted to the proper placing of each individual. To aid in our selection of employes we have what might be called a vocational bureau, which is a part of our employment and educational work. The purpose of the bureau is to aid in the scientific selection and fitting of the worker to his task. Supplementing and working with the bureau is an activity we call "plant instructing" or teaching the worker on the job his or her specific task. We place a great deal of faith, first, in the proper selection of the employe; second, in the proper training of the employe.

A fact that we try to recognize is that all people are human. The application of this principle begins in the employment department. Every applicant for a position is interviewed courteously whether we have a position for him or not.

#### DEALING WITH NEW EMPLOYES

Now to understand just how the several plans work, I shall take as an illustration the case of a new applicant who has applied for a position as a checker in one of our merchandise divisions.

If the interview is satisfactory, the applicant fills out the application form. If this is found to be all right, she is sent to the vocational bureau where she is given a general intelligence test in accordance with the outline of the qualifications for her work, her job and herself as is outlined a little further on in this paper. If she fails to pass the test, she will be courteously talked to and an endeavor made to place her at work for which she is suited. If we have no such place, of course, we shall be unable to use her. If she passes the test, she will be sent to the medical department for a physical inspection. If she has no glaring physical defects that would seriously hamper her in her work, she is allowed to pass. Upon returning to the employment department she receives her assignment as a checker, the necessary forms are filled out to attach her name to the payroll and she passes to the educational depart-

ment for general instruction lasting usually about one hour. After three weeks she will be called by the medical department for a thorough examination.

The educational and welfare division is in active coöperation with all of our different departments in various ways. In the first place, it works with the employment department. All newly employed men and women come to this division for instructions and tests before going to their prospective tasks.

As a result of these tests over one period of time only three people whom the vocational bureau passed have failed to make good, while seventy-two have been prevented from being hired for work which they were really not capable of doing. If the figures were taken for an entire year, the results would be even more interesting. For instance, in our wall paper division, we tested forty-six men who were hired in a few days' time. Five of these forty-six men proved to be color blind and not one of them knew that he was color blind.

The instruction sets forth the nature of the business; the firm's ideals of service to the customers and sense of responsibility for its employes; and emphasizes the various welfare and educational features available for all employes. Women are advised by the woman head of the educational department concerning appropriate attire for business and are instructed in matters of hygiene and business ethics. Close personal contact enables our instructors to become better acquainted with these employes and helps them to discover the future possibilities of their pupils. For example, a young woman with a high school or business college training, capable of being a good stenographer, because she has been out of work a few months, or because she lacks confidence in her ability to take dictation in a strange place, accepts work in some minor position. In this case she receives a smaller salary than she is capable of earning, she loses that technique she strove to gain in order that she might place herself in a class beyond the one she is now filling. The instructor notes this situation and later, when there is an opening for a stenographer, this young woman will be allowed, along with others, to try out for the position. Her experience in the house makes her more valuable than a new candidate. The same plan is followed with the men by the head of the men's educational work. This illustrates in a measure at least how valuable a personnel audit at time of employment is for follow-up purposes.



## ANALYZING THE WORKER

In order to broaden the scope of our study we next made an analysis of the worker herself. The following outline shows just how this was done:

- I Checker's individual history covering service here and elsewhere
  - A. Age
  - B. Education
  - C. Previous experience
  - D. Length of service here
  - E. Starting salary and advancement
  - F. Natural activity
    - 1 Incentive
    - 2 Promotion
    - 3 Instruction
    - 4 Training
- II Intelligence tests
  - A. Accuracy
  - B. Speed
  - C. Native ability
  - D. Ability to follow instructions
- III Firm judgment
  - A. Manager's and supervisor's opinion covering respective checkers
    - 1 Ranking
    - 2 Accuracy
    - 3 Speed grade

We next made an analysis of the work, which in this case is checking.

- I Elements
  - A. Familiar or routine work
    - 1 Comparison of figures
  - B. Unfamiliar work or irregularities
    - 1 Description
    - 2 Sizing, marking and numbering items
    - 3 Substitutions
    - 4 Explanatory stamps
    - 5 Quantity
    - 6 Technical or trade terms
  - C. Accuracy
    - 1 Relation to other activities
    - 2 Equipment
  - D. Speed
  - E. Instructions
    - 1 Printed
    - 2 Verbal

- F. Training
- G. Supervision
- H. Promotion
  - 1 To other work
  - 2 From other work

After a careful analysis of the work and the worker we next determined the standard for the requirements or elements that go to make up the work of checking and, with the aid of the vocational bureau, a test was selected with which we were able to secure a grade on the desired qualifications. The outline of this test is as follows:

- A. Comparison, or checking of familiar or routine work
  - 1 Accuracy
  - 2 Speed
- B. Ability to meet or grasp a new and unfamiliar situation
  - 1 Accuracy
  - 2 Speed
- C. Ability to follow instructions
- D Native ability

The results obtained from the analysis and tests have made it possible for us to work toward a standard for girl order checkers.

- I Classification
  - A. New employees
    - 1 Experienced (six months)
      - a. Clerk
      - b. Clerical
      - c. Age
        - Preferable (21 years and over)
        - Acceptable (18 years and over)
    - 2 Inexperienced
      - a. Age (21 years and over)
  - B. Transfer and promotion
    - 1 Age (18 years and over)
- II Intelligence test (75 per cent)
- III Salary
  - A. Starting (\$8.00 and \$9.00)
  - B. End of sixty days (minimum \$9.00)
- IV Promotion
  - A. Record clerk
  - B. Pricers
  - C. Mail readers
  - D. Supervisors

### CHART F

The purpose of these records is not only to let us know more about what we are doing, but to enable us to place employes on work where they will not only be the greatest use to themselves but to the business in general.

To illustrate this point, I will cite a case that is typical of a number. Wm. K. was an order filler. The work in his department had been standardized by the department of efficiency. He had not drawn any particular attention his way in the past until the bonus was applied. Under careful instruction his record began to show very well. He earned a high bonus, about 50 per cent of his salary. He was taking an interest in the business. His record looked so good that we wanted to know more about Wm. K. It developed that this young man had real ability along advertising lines, and as a consequence, the educational department secured the much desired opportunity for him in the advertising department. He is there today and making good. It is safe to say that his ambition and ability would have led him from us had we not discovered it and placed him where he belonged. It was good for him and it was good for the business. This is just an example, we might say, of what is possible, but on a larger scale, when concrete and definite steps are taken to know one's employes. Such records make it possible to know the efficient as well as the inefficient.

Supplementing all of the foregoing analyses still another index or audit is maintained by the superintendent of employment. Twice a month he visits each superintendent in the house and talks "employes" to him. He secures a rating on each employe by the superintendent in charge under three classes—A, B and C.

An employe in the "C" class must reach the "B" grade in a reasonable length of time or we conclude that he is unsuited for his work and should not remain in it. This seems to clinch the other studies that are made in such a way that it is next to impossible for an employe to be missed or overlooked. Every executive studying his employes and recording his data in such form helps immensely in studying labor turnover problems.

#### MEDICAL AID FOR EMPLOYES

A few years ago there was passed, in the state of Illinois, a law called "The Workmen's Compensation Act." The text of the act covers many pages, but the definite idea and purpose of the bill is

the protection of the working people. Injuries received while in performance of the duties are compensated by specified sums. In case of death or injury, a sum based upon the annual earnings of the deceased must be paid to his beneficiaries by his employers. A similar law is in effect in many other states.

While the Workmen's Compensation Act serves an excellent purpose, its protection covers only persons injured while at work. As we use comparatively little high speed machinery in our plant, accidents to employes are few and rarely of a serious nature. On the other hand, the ordinary ills of humanity are always present and among our thousands of employes, a varying number are always in need of medical or surgical aid and the Workmen's Compensation Act does not cover cases of this kind. The prospect of the doctor's bill is always viewed with dismay by the working man or woman and the savings account shrinks sadly when the bill has to be paid. Realizing that the establishment of a first-class free medical department, relieving employes of the burden of expense consequent upon illness, would result in an increase of happiness, health and efficiency among our people, the move was made by this company on a broad and liberal basis:

The medical division in our Chicago plant, which is the largest of our stores, consists of a chief of staff, who is the head of this department, as any other manager is the head of his, three other physicians—two within the office and one for outside calls. There are, in all, four nurses—one who gives all her time to the doctor's office to assist in the care of the women, one nurse and her assistant who look after the work in the emergency rest room, one visiting nurse whose entire time is utilized in making follow-up calls for the visiting physician and in keeping an eye on the home conditions of the men and women.

With this force of physicians and nurses it has been possible to accomplish some rather remarkable results, the most notable being, no doubt, the feeling of health security that the employes enjoy. The main desire has been to stamp out tuberculosis, but tuberculosis has many ramifications—it involves a consideration of heredity, of bad housing and insufficient food, of questionable personal hygiene and surroundings. To consider the acquired disease only would be to take a very superficial view of it, indeed. It was to obviate its

incipiency that we adopted the plan of giving our men and women malted milk

#### SERVING FOOD BETWEEN REGULAR MEALS

It has been observed by students of economics that a worker will apply himself with an upward curve of efficiency until about ten o'clock in the morning. From then on the curve begins to dip until luncheon time. His food and rest refresh him, and he works very well until about three in the afternoon. Again his work begins to lag, and reaches a low mark at about half an hour before closing time. It occurred to us that if we could anticipate these periods of exhaustion and prevent them, the saving in health and energy would in time be considerable.

We instituted the plan of serving free to every employe who our physicians thought would be benefited, at ten in the morning and at three in the afternoon, a twelve-ounce glass of malted milk, double strength. During 1916, 80,189 glasses of milk were served in our Chicago store. While the apparent expense of this is large, even from a business point of view, it is a good investment. The increase in energy and good-will more than offsets the cost of the malted milk. Naturally in so large a store many will come to us with hasty or insufficient breakfasts. They cannot do the most efficient work with empty stomachs. Out of a room where several hundred girls work, there were chosen at random twenty girls. In a period of six weeks the least gain in weight by any individual was ten pounds and by the most, twenty pounds. The most happy result, however, has been that we have been able to cut out iron tonics and cod-liver oil, with which we were accustomed to keep our girls built up. What they needed was food and heat units, and not the stimulation of drugs.

If mere numbers are interesting, it may be surprising to know how many people meet the doctors and nurses in a year's time. There were treated in the doctor's office of our Chicago store alone in 1916, 49,537 employes. Of this number, to be sure, many were subsequent visits of the same patient. There were 209 accidents of sufficient seriousness to cause the employe to seek the assistance of the doctors. That is a very small number, in a year's time, among so many thousands. There were ninety-five operations performed in the hospital, and 188 were cared for in the hospital for illnesses non-surgical. Our visiting nurse made 2,297 calls. While these

figures are large, we should not wish them to be interpreted as meaning anything half so important as the fact that so many have thus grown to appreciate our usefulness to them.

All employees may take part in the benefits of the medical service, but those who have served one year in the employment of the company become entitled to special medical benefits. The distinction between those who have served one year and those who have served less than one year is that the former receive attention either at the store or at their homes for illness or injury in all cases, under direction of the medical director or his assistants; while the latter receive attention in cases of illness only at the doctor's office in the store. In cases of injury the Workmen's Compensation Act requires a limited amount of service to the injured person, but the effective organization of the medical department enables the company to provide every necessary attention under the direction of the medical director for complete recovery.

#### INSURANCE FOR EMPLOYEES

July 1, 1912, the company inaugurated an insurance plan whereby married employees, of five years or more service, upon decease, would leave the following benefits:

Funeral and burial expense, \$100;

Pension to widow, 25 per cent of last wages;

Pension for one child 20 per cent additional, or for two or more children, 25 per cent additional. Therefore, for a widow and two children a pension of 50 per cent of the wage of the deceased employee would be left by him as a benefit that would continue in the case of the children as long as there were two under sixteen years of age. When only one child under sixteen years of age was left the pension for it would reduce to 20 per cent and at sixteen years of age this pension would cease. The pension for the widow would continue as long as she remained unmarried. All the above pensions are payable weekly.

For unmarried employees the insurance plan provides for benefits of

Funeral and burial expense, \$100;

One year's wages to beneficiary named by deceased employee.

The company pays the entire cost of insurance premiums, and

the only condition required is five years' service in the employment of the company.

The Employees' Mutual Benefit Society is an independent organization open to employees after one year's service. Employees pay dues of twenty-five cents, thirty-five cents or sixty cents per month, depending on classification. In case of disability from illness or accident, the society pays the sums of \$5, \$7 or \$10 per week, according to the class of membership.

The Employees Savings and Loan Association is a mutual organization to encourage thrift, create a savings fund, entitle members to borrow money therefrom, and distribute the earnings and profits among the members. At the present time the employees are depositing \$3,000 a week.

#### DENTAL CARE AND EDUCATION

Before installing a dental office to serve our employees we opened up correspondence with various corporations which were already operating a similar plan and received the benefit of their experiences. In one important respect we disregarded the advice of practically every concern with which we had correspondence. Invariably they advised us to confine our dental work to caring for emergency cases, making examinations, giving advice as to the care of the teeth and referring employees to outside dentists to have the work done. We felt that the price asked by the average dentist tended to prevent many people having their teeth properly cared for and we could not see how a dental office doing only emergency work and examinations would remedy this drawback.

Our employees have come to know, and repose great confidence in our medical department. In fact, its attitude toward them is distinctly paternal, services being rendered in a very kindly spirit. We felt that a fully equipped dentist's office doing good work at low prices would benefit by the confidence which our employees repose in our doctors and nurses. We, therefore, decided to equip such an office and announced that examination and emergency work would be free and that the charge of all filling, crowns, etc., would be simply the cost of the dentists' time without loss of wage by the employee.

Through contact with the employees the doctor's office had a record of a large number of persons whose teeth required care and advised the people on this list to visit the dentists' office. As a



result we immediately had several hundred applications for examinations.

Our plan of procedure is that after making the examination, the dentist gives the employe an estimate of the cost and asks him whether he prefers to have work done in our store or by his own dentist. Our comparatively low prices nearly always result in our doing the work.

We are employing at present in our Chicago store about 5,500 people and are now running three dentists' chairs all day. We have work enough engaged to keep the dentists busy for three or four months and find it is all they can do to take care of the examinations and free emergency cases between regular engagements.

We feel that the expense of rent, light, heat and employes' time lost is more than offset by the improvement of health, happiness and consequent efficiency of our people.

A desire on the part of the educational department to help employes get ahead led to the formation of evening classes in English and in the use of the dictating machine, comptometer, stenography, etc. On a class evening, a few minutes after the closing bell rings, young women throng into the recreation room, where a supper furnished at a nominal sum is waiting for them. After this comes twenty minutes of dancing, then classes in the subjects mentioned above and those in sewing, dancing, English, etc., meet until eight o'clock.

Classes for boys are held twice a week. Instruction is given in English and principles of the mail order business. We have enrolled in the classes a group of interested and ambitious young men from various departments of the store.

Our regular work day is eight and one-half hours, except Saturday. We close at noon on Saturday during May, June, July, August and September, and at 3:00 p. m. from October 1 to May 1, except during the rush period. Women employes are given ten-minute rest periods forenoon and afternoon. Comfortable chairs with backs are provided for all persons who work seated, with foot rests for those using high chairs. In wet and stormy weather dry stockings and skirts are loaned to women employes who reach the store with wet feet while their own apparel is being dried. Umbrellas are loaned to employes when it is raining at the closing hour. In order that women employes may procure seats in the street cars

they are permitted to leave the store ten minutes before the closing hour for men. Sanitary bubbling drinking fountains are located at convenient spots throughout the store. Sanitary toilets and wash rooms and individual towels are provided for men and women, also storage for employes' bicycles, motorcycles and automobiles. Ample fresh air and light are features of the store. All employes who have been in the company's service previous to October 1 of each year receive a vacation with full pay the following summer. Promotions are nearly all from the ranks.

### GENERAL WELFARE WORK

In its relief work the welfare division is an instrument of co-operation between the managers of the divisions, the head of the educational division, the welfare visitor and the medical staff. In order that this coöperation may be effectual, there exists a committee composed of two representatives from each section of the plant, a man and woman whose function it is to become acquainted with their fellow workers so that they may assist the manager in dealing with problems of relief and advice. The manager reports to the head of the educational division cases which he wishes to have investigated, and those upon which he desires advice or assistance in any special way. If the case is one which has to do merely with an inside situation, the head of the division may attend to it alone. If home problems enter in, the welfare visitor goes to the home and reports conditions. Upon her discoveries is based, to a large extent, the nature of relief. For instance, she may find seriously ill a young woman who has not worked for the house long enough to be entitled to membership in the Employes' Mutual Benefit Society. Since she is the sole support of her widowed mother, their income has ceased. In this case the visitor may suggest that a month's rent be paid, a supply of groceries and fuel given, and medical supplies sent from the doctor's office. This department has worked along with the medical staff in cases of lingering illness, supplying weekly orders of staple groceries, rent and fuel, for periods ranging from several months to two or three years.

Other forms of relief are disability allowances, transportation and small loans for a few days. Loans of larger amounts are made by employes in crises which necessitate larger single expenditures at a given time than they are able to meet. This money is loaned

without interest and taken out of their wages in weekly installments. This is done to discourage them from patronizing installment houses and loan sharks.

Besides giving financial aid this division is frequently asked to help those who need to be put in touch with other social agencies and institutions. Service in such instances often mean going with the one in trouble to the Court of Domestic Relations, the Legal Aid Society, and other such places. The presence of someone in a position of influence gives confidence to the one in trouble and insures a more intelligent interview and full consideration of the case.

In connection with the educational division is a branch of the Chicago Public Library. The city furnishes books free. The company furnishes the room and a competent librarian who selects carefully the list of books for the shelves. A supply of approved technical books on business subjects, advertising, office management, scientific business management, etc., is always available and employes are encouraged to avail themselves of these opportunities for acquiring valuable knowledge.

A restaurant is maintained which furnishes palatable, properly cooked food at cost to our employes and patrons. Our Chicago restaurant will feed as many as 2,500 persons in a day. Tables and chairs are provided for employes who prefer to bring their lunch with them.

The monthly noon musical in the recreation room is a cultural feature of the social life. From 11:30 to 1:30 a program of instrumental and vocal music, and such special attractions as whistling, quartettes, orchestra and chorus work is given by the employes. It is on these occasions that one becomes acquainted with his fellow workmen. In this group one finds leaders of choirs, members of bands, and of orchestras, amateur performers of ability and even a composer of popular songs.

While the recreation room is for the exclusive use of the women for dancing during the noon period, it is used for dances for men and women at other times. Any division properly chaperoned can give a dance here and this privilege is frequently taken advantage of on Saturday nights. One large division dances for an hour every Friday evening after work. Though three hundred can be accommodated here it is too small for the big general affairs which are given several times each year. For these larger quarters are provided.

The Employees' Mutual Benefit Society gives a picnic each summer. This is a gala event of the season. The store is practically closed all day, all who wish to attend the picnic being excused with full pay for the day. The 1916 picnic at Riverview Park was attended by 8,000 people. The program of games covered a period of about five hours and prizes worth \$250 were given.

Among the social features for employes are girls' clubs, bowling leagues, a billiard league, and an orchestra, athletic fields with baseball diamonds and tennis courts.

Restaurant and dentists' service are furnished at cost. The Employees' Mutual Benefit Society is maintained by the employes themselves. Life insurance, medical services, nurses, hospital fees, ambulances, medicines, malted milk, welfare and educational work are the free gifts of the company. There is no expense whatsoever to employes. It is a matter of reciprocation. The employes are encouraged to give the best services to the firm, the firm in appreciation offers to aid in the conservation of their health, their mental improvement and in the protection of their families in case of death.

The result of all these things is that throughout the entire business there exists a spirit of loyalty and solidarity that could be effected in no other way. We believe it pays to know our employes.